

INSURANCE FOR SEAMEN.

A scheme of insurance for seamen, says the London *Review of Reviews*, has been definitely agreed to by the Executive Council of the Shipping Federation, and will come into force on January 1st next. Considerable time has been taken in the settlement of details; the benefit fund, as now finally adopted, being much more comprehensive than the one originally proposed, while it was thought that full opportunity should be given for taking the local opinion of the various ports in the country. Meetings have accordingly been held during the course of the summer in the various "districts," every one of which has since forwarded a resolution strongly supporting the scheme. Hence the Executive Council had no hesitation in deciding upon the establishment of the fund. The benefits which will be paid under it are not merely in case of death or total disablement, as was at first contemplated, but will be given in case of accident as well; the latter alternative having been adopted with the object of meeting the case of seamen who may have no relatives whom they may wish to participate in the benefits of the fund. The payments will be as follows:—

On death or total disablement. The master, £100; the chief officer, chief engineer, surgeon, and purser, £75; the second officer and the second engineer, £50; any other certified officers (on articles), £30; any other officers and members of the crew above the rating of A. B. or fireman, £15; sailors, firemen, and all other members of the crew, £10.

Allowance in case of accident (for a period not exceeding thirteen weeks whilst incapacitated from work and not on pay)—The master 40s. per week; the chief engineer, surgeon, and purser, 30s. per week; the second officer and the second engineer, 20s. per week; any other certified officers ("articles"), 16s. per week; petty officers and other members of the crew above the rating of A. B. or fireman, 14s. per week; sailors, firemen, and all other members of the crew, 10s. per week.

It is concluded that the cost of this Benefit Fund to the Shipping Federation will probably be about £3,000 a year; but any idea that the Federation is actuated only by motives of philanthropy is strongly repudiated. The fund is regarded from a business point of view, the members of the Federation expecting to secure, in return, a better class of men, and to have also a greater guarantee for faithful service than they can have in present circumstances.

PLAIN ENGLISH.

ANOTHER "BANK."

The Northumberland Banking Company, which recently went the way of all New South Wales money, is now going through the usual process of the Sydney law-courts. It was a concern which did a large business—and had at the outset £75,000 of available capital. Most of the founders of the institution, it would appear, paid up their shares by opening a current account at the "bank," paying nothing whatever into the account, and giving a cheque upon it for the amount of their calls. Very frequently, according to the evidence, when a £50 call became due, the authorities went down to the office, borrowed £75 without security, paid the call out of it, and backed a horse with the difference, and consequently the more capital that was paid the more desperately hard-up became the Northumberland Banking Company. When the employees wanted money, which they seem to have done incessantly, they took it promiscuously out of the till, and when things reached that point at which the ordinary banker's check would be run into, the bank simply put down the stolen as "officers' advance account." When this account grew altogether too imposing the plunder was sometimes put down as "suspense account," by way of variety. The managing director seems to have applied to himself for an overdraft without security, and after duly considering his own unblemished character and undoubted solvency, he gave himself written authority to draw up to £500. The managing director's children both borrowed money without security from the company, and took up shares with it. The "general manager" paid £5 on his shares and borrowed £75, too, to help him do it. The officers furnished their houses out of the bank's assets, and some of them bought buggies and horses, and paid for them with the deposits. Some of the cheques drawn by one of the directors were payable to "Adam Bede" (answer-promoter) and a list more payable to various race-horses, from which it is surmised that a good deal of the funds went in gambling lairs. The simple rule of the Northumberland Banking Co. seems to have been that whenever an officer received a deposit he rushed out and "blew" it in cloth, or champagne, or jewelry, or anything. Like the sparrows, the bank took no thought for the morrow, and when it broke there was about £50 on hand altogether, divided among one head office and five branches. The saddest branch of the lot had got through every thing except 3s. 2d. and the total amount owing to depositors was £17,195,65d. Also, there was £10 to the company's credit in the Union Bank. Brand, a combination, clerk and auditor, who might have thrown some further light on these matters, was mysteriously drowned the other evening, but whether he came to grief by accident or whether he jumped in to avoid cross-examination, or whether one of his friends shoved him in to smother his evidence, doesn't appear. There never were any directors' meetings at the Northumberland Banking Co. The managing director ran the entire business in his own riotous fashion; but other people apparently used to drop in and empty the till now and then, and therefore they may naturally desire to keep things dark. Among the later revelations a witness has been found who used to charge his groceries and his drapery and wine-merchant's bills to the bank, and other interesting items are coming out daily. So far—strangely enough—nobody has been put into gaol over the business, and no depositor has shot a director in a dark corner nor has any enraged mob banged the manager on a telegraph-post. Possibly, however, the creditors are only lying low. The history of the Northumberland Banking Co., as set forth in the daily newspaper reports, is far stranger than anything in the history of Mr. Montague Tigg.—*Sydney Bulletin*.

HEALTH HINTS.

Brusled horse-radish applied to the wrist relieves neuralgia. At some hospitals almost the only gargle used for sore throat is hot salt water. Green boughs of the eucalyptus tree are said to be among the best disinfectants known for a room where scarlet fever exists. It is said tobacco injures the voice. Sir Mervin Mackenzie emphatically condemned its use and the use of alcohol by singers and public speakers. But Dr. Lennox Brown, an authority on throat diseases, is less dogmatic. Still, even he holds that tobacco can effect no good purpose, and that it is capable of inflicting injury. It is related of Mr. Spurgeon that while preaching in a large hall the air became oppressive, and stopping in the midst of his sermon he said: "If those persons sitting near the windows will take their seats and ventilate

and knock out sufficient glass to let in some fresh air, I will pay all the damages as soon as I am done preaching."

Keep the head perfectly clean is a good aid to health. A distinguished physician, who has spent much of his time at quarantine, said that a person whose head was thoroughly washed every day rarely ever took contagious diseases, but when the hair was allowed to become dirty and matted it was hardly possible to escape infection.

"In my opinion every person, at least every one that is not afflicted with organic trouble, or who has not neglected too long the observance of the laws of nature," says Shepard Homans, the insurance actuary, "has within himself the power to prolong his own existence, as well as to improve and to secure his own good health. In life insurance we find the best risks are not the most robust men, nor the athletes, nor the men who, without organic trouble or inherited tendencies to disease, are yet obliged to take care of themselves, but men who, like Cornaro, live with sobriety."

Hereditary influence is now stated mathematically in the following way: That the probable duration of a man's life may be known if the ages at death of his parents and grand-parents are known, and that if these are added together and then divided by six the quotient will be his approximate term of life. If the quotient exceeds sixty, one year may be added for every five; if it falls below sixty, one year should be subtracted for every five. The presumption in this proportion is that with good fortune a man may equal, but he may not hope to appreciably excel, the average of his parents and grand-parents' lives.

The oddest cure for nervous prostration is that advocated by Sebastian Knapp, a Russian priest. It is to walk barefooted and bare-headed, in wet grass, on wet stones, in fresh fallen snow, or in cold water. Knapp has been in practice, he says, thirty years with this curative method. He is said to have cured thousands of patients by it. His little village is overcrowded with visitors coming for help in their various afflictions. People of all classes seem to have faith in the man, and even Baron Nathaniel Rothschild (taking with him a cook, a secretary and two servants), has gone through the necessary ordeal, sleeping in his own private saloon-carriage at night, and walking at railway station four miles off. Knapp claims that water will cure every curable disease.

TO KEEP THE TEETH IN GOOD CONDITION.

Cold and hot foods should not be taken in immediate succession. They should be brushed in every corner. And of course of the mouth.

They should be cleaned twice a day on rising and retiring; this last is all-important.

These rules will aid in whitening the teeth, and also in purifying the breath, a most desirable object, since one of our authors remarked that an offensive breath was sufficient cause for divorce and an enemy to romantic love.

BITS OF INFORMATION.

Spiders usually live for two or three years.

American railways employ nearly 2,000,000 men.

Eight hundred thousand people still speak Welsh.

The average cost of raising a boy is estimated at £150.

There are nearly 6,000 places in a modern locomotive.

The population of Iceland falls by 1,000 a year at present.

Only one couple in 11,500 live to celebrate their diamond wedding.

The British Parliament has met at eleven places besides Westminster.

Seventy women have licenses for selling beer and liquor in New York city.

There are four times as many Irishmen in the United States as Englishmen.

One pound weight of cork will support in the water a man weighing 140 pounds.

Italy has 4,800,000 lemon trees, which produce 1,260,000,000 lemons per annum.

From \$75,000 to \$100,000 is the cost of the electrical outfit in one of our new cruisers.

The adhesive postage stamp was invented by a man named Chalmers, in Dundee, in 1834.

Within sixty-two years Mexico has had fifty-four Presidents, one regency and one empire.

There is a law which prohibits the pasting of an advertisement on the U. S. Government flag.

An infant at birth usually weighs one-twentieth the maximum weight it ought to attain in middle life.

Confucius, 500 years B. C., was the first man on record who admired and popularized the chrysanthemum.

Queen Victoria's crown, kept with other royal regalia under strong guard at the old Tower of London is worth about \$60,000.

The normal combined capacity of the pumping stations of Chicago is 150,000,000 gallons every twenty-four hours.

The kindling wood industry is not a small one. A single factory in Pennsylvania turns out 5,000,000 bundles a month.

Kings must needs be great correspondents. On an average the letters received for the Emperor of Germany number 60 a day.

The bee can draw twenty times its own weight, can fly more than four miles an hour and will seek food at a distance of four miles.

Chicago has a frontage of twenty-two miles on Lake Michigan and a navigable frontage on the Chicago river of about twenty-three miles.

The wooden shoe peg, which was the first great invention in making foot wear cheap, is not very old. It was invented by Joseph Walker of Massachusetts in 1818.

The streets of Caracas, the capital of Venezuela, are so narrow that the street cars that were imported had to be seen in two in order to allow them to turn the corners.

Some idea of the size of the statue of William Penn, which is to surmount the new City Hall in Philadelphia, can be gathered from the fact that the necktie is to weigh 500 pounds.

United States owned by 1,713 corporations, and having a gross income of \$1,051,877,622. Seventy-four corporations collect 80 per cent. of this enormous sum.

An average man of fifty has spent 6,000 days, or nearly twenty years, in sleep, and has consumed about 17,000 pounds of bread and 16,000 pounds of meat, washed down with 7,000 gallons of liquids.

Modern cultivation has cheapened fruit and this is one of the triumphs of the age. Apples were worth from 12s. cents to 25 cents each in the reign of Henry VII. Now a peck does not cost more.

Taking the latest official enumerations, the twelve leading cities stand in this order: London, Paris, New York, Canton, Berlin, Vienna, Tokio, Chicago, Philadelphia, St. Petersburg, Constantinople and Calcutta.

The size of a tree depends on the place where it grows. The elderberry bush frequently grows to large proportions in the West. In Los Angeles, Cal., there was a bush the stump of which was thirty-four inches in diameter.

At the request of the committee appointed to prepare the Declaration of Independence, Thomas Jefferson framed the first draft of it. The other members of the committee were: John Adams, Benjamin Franklin, Roger Sherman and Robert R. Livingston.

In the history of the United States Government seven men have been Speaker for three

Intimations.



ARE NOW SHEWING: IRON BEDSTEDS, BRASS BEDSTEDS, BEDDING, MATTRESSES, &c. DOWN QUILTS, BLANKETS, RUGS, BEDROOM FURNITURE, TOILET SETS, &c.

Hongkong, 16th January, 1892.

successive terms, and of these four were South-eastern. They were Nathaniel Mecon of North Carolina, Henry Clay of Kentucky, Andrew Stevenson of Virginia, Schuyler Colfax of Indiana, James G. Blaine, Samuel J. Randall and John G. Carlisle. Clay and Stevenson are the only men who presided for over three terms.

IT RECALLS THE BLIZZARD.

In March, 1888, the great blizzard in America almost extinguished the city of New York. The like of it was never before seen. The snow completely stopped all local traffic. Not a horse or wheel could move. All the telegraph lines leading into the city were prostrated, and for two or three days the people of Boston and New York communicated with each other by way of London by means of the Atlantic cable. This message intended for persons three hundred miles distant were sent six thousand miles, crossing the ocean twice.

An incident which recalls this experience to the writer's mind happened a short time ago in England. Suppose we let the gentleman interested tell his own story. To say: "I have suffered more or less from indigestion and dyspepsia all my life. I had a bad taste in the mouth, pain after eating, a poor appetite, and sour stomach. My tongue was coated, and my mouth constantly filled with a watery fluid. To matter what I ate, however light, it disagreed with me and gave me pain. I had fullness of the chest, and pain in my side, with a miserable low, dull feeling. From time to time I consulted a doctor who gave me medicines, but they did very little good. The doctor said that the coating of my stomach was diseased, and the mucous membrane was inflamed. In 1877 I received a pamphlet from New York telling of a medicine called Mother Selig's Cures. I had heard of it, and was frequently consulted by people in the district, so after my remarkable cure, I was so impressed with the merits of Selig's Syrup, that I procured a large supply of the medicine, and recommended it to all who were suffering, and people came from far and near for it. I may mention that on a Sunday my house was besieged by visitors from Coal Pit Heath, and from a distance. On every day a good deal of pain and trouble, but the cure of the cure it effected, and the fame of this medicine was spread throughout the West of England with no other advertising than one party telling another of the benefits they had derived from this wonderful medicine. I wish every one to know of this, and if by publishing this statement it will help others who may be suffering as I was, it will be worth my pen."

Hongkong Observatory, 21st January, 1892.

To-day's Advertisements.

WOODEYAR'S ROYAL AUSTRALIAN CIRCUS.

THE PALACE OF AMUSEMENT. RETURN OF THIS FAVOURITE AND POPULAR SHOW. A SHOW OF STERLING MERIT. OUR MOTTO.—Civility and politeness to our patrons; no act placed in the Arena that offends the eye or grieves the ear.

NEW ARTISTES. NEW ARTISTES.

NEW TRAINED HORSES, &c.

NEW JAPANESE ARTISTES.

GRAND OPENING NIGHT, SATURDAY, the 23rd January.

PROGRAMME. PART I.

Overture.....Woodeyar's Band.

1.—Leap.....By the Company.

2.—The Rialty Act.....Chosabro & Kola.

3.—Juggling on Horseback.....Mr. Robert Lee.

Clown.—MARTYN.

4.—Contortion Act.....Little Ethel.

5.—Running Globe.....Mr. Peppercorn.

6.—Enlarged Horse "Richmond."

7.—Balance (To conclude with) F. L. MARTYN.

Trapeze....."A SLIDE FOR" Miss Zola.

8.—Five-Horse Picture Act.....Mr. F. Schaeffer.

INTERMISSION OF 10 MINUTES.

PART II.

Overture.....Woodeyar's Band.

9.—Tribute Bary.....Signor Bysack.

10.—Principal Clown.—VICTOR.

England's Grotesque.—VICTOR.

11.—Polander.....Mr. R. Lee.

12.—Bouncing Jockey.....Mr. H. Dixon.

13.—Big Screen.....Chosabro and Kola.

To conclude with PETE JENKINS.

MADAME WOODEYAR, Proprietress.

W. HARLAND, General Agent.

F. MARTYN, Equestrian Manager.

VICTOR VALAZIE, Business Manager.

LOCATION OF OUR GRAND MARQUEE AT WEST POINT.

THE GODOWN Co.'s WHARF.

PRICE OF ADMISSION:—

Boxes of 6 Chairs.....\$12.00.

Dress Circle Chairs.....2.00.

Stalls, Carpeted Seats.....1.00.

Children under 10 half-price.

Soldiers and Sailors in uniform to pay 25 cents.

Half-price to all other parts except the boxes.

Tickets to be had at Messrs. Kelly & Walsh, Ltd., where a plan of the Pavilion may be seen.

Hongkong, 22nd January, 1892.

To-day's Advertisements.

THEATRE ROYAL. CITY HALL. TO-NIGHT. TO-NIGHT.

Greatest success ever in Hongkong. PROFESSOR S. S. BALDWIN'S.

BUTTERFLY COMPANY.

THE FUNNIEST SHOW ON EARTH.

Last night a large audience was highly delighted with the unique entertainment given by this Company. TO-NIGHT we will give the same feature that made our name famous all over the world, and introduce many new items.

Mrs. KITTIE BALDWIN.

MISS ADA DELROY.

MISS MARION CONSTANCE.

MR. JAMES BELL.

IN A SIDE SPLITTING PROGRAMME.

Last night a clerk in a local bank who was dressed like a gentleman and who occupied a seat in the dress circle made himself conspicuous by his insolent and annoying remarks during Mrs. Baldwin's Living Photographs. This is the only instance in our ten years' trip where any Englishman has insulted defenceless ladies on the stage. TO-NIGHT arrangements will be made to keep the audience from being annoyed by such drunken cads.

Admission:—\$1 and \$2. Reserved Seats at Messrs. Kelly & Walsh, Ltd. Commence sharp at 8 o'clock.

HONGKONG RIFLE ASSOCIATION.

A CUP AND SPOON COMPETITION will take place TO-MORROW, 23rd inst., at 3.15 p.m. Ranges 200 and 300 yards.

ED. ROBINSON, Acting Hon. Secretary.

Hongkong, 22nd January, 1892.

LOST.

FROM PEDDER'S HILL, A FOX TERRIER DOG PUPPY.

The Finder will oblige by returning it to the "HONGKONG TELEGRAPH" Office.

Hongkong, 22nd January, 1892.

PUBLIC AUCTION.

THE Undersigned have received instructions to Sell by Public Auction, on

THURSDAY, the 28th January, 1892, at 2.30, at the Godown and Yard of the

MESSAGERS MARITIMES Co., Bowington, Praya East,

THE FOLLOWING P L A N T S,

&c., &c., &c.

Comprising:—

DAHLIAS, CONIFERS, CROTONS, ORCHIDS, ROSES, CAMELIAS, PASSION FLOWERS, ZELIAS, CYPRUS, SWEET WILLIAM, MAGNOLIAS, & ASMINE, FERNS, CEREUS, GERANIUM, CAMOMILE, CHRYSANTHEMUM, BALSAM, and HANGING PLANTS.

&c., &c., &c.

ORANGE, PEACH, LEMON, & CAMPHOR TREES.

AVIARY with Birds.

PORCELAIN FLOWER STANDS.

PIGEON-HOUSE and PIGEONS, &c., &c., &c.

TERMS:—Cash before delivery.

GORDON & Co., Auctioneers.

Hongkong, 22nd January, 1892.

PUBLIC AUCTION.

THE Undersigned have received instructions to Sell by Public Auction, on

FRIDAY, the 29th January, 1892, at 2.30 p.m., at their

Sales Rooms, No. 3, Wyndham Street.

THE WELL-KNOWN YACHT "COLLEEN BAWN."

As she now lies opposite the Godown Co.'s Wharf, Kowloon.

Dimensions:—

Length over all.....32' 6"

Beam.....7' 8"

Depth.....3' 3"

With Ballast and a complete Silt of Sails (new).

All defects and errors of description at Purchaser's risk on fall of hammer.

TERMS:—Cash before delivery.

GORDON & Co., Auctioneers.

Hongkong, 22nd January, 1892.

DILIGENTIA LODGE

OF INSTRUCTION.

A REGULAR MEETING of the above LODGE will be held in FREEMASONS' HALL, Zealand Street, on THURSDAY, the 28th inst., at 5 for 5.30 p.m. precisely. Visiting Brethren are cordially invited.

Hongkong, 22nd January, 1892.

THE HONGKONG AND KOWLOON WHARF AND GODOWN COMPANY, LIMITED.

NOTICE TO SHAREHOLDERS.

THE Fifth Ordinary Annual MEETING of SHAREHOLDERS in the above Company will be held at the Company's Office, No. 4, Praya Central, at 12 o'clock (noon), on SATURDAY, the 6th February next, for the purpose of receiving the Report of the Directors with a Statement of Accounts to 31st December, 1891.

The TRANSFER BOOKS of the Company will be CLOSED from 28th to January to 6th February, both days inclusive.

EDWARD OSBORNE, Secretary.

Hongkong, 22nd January, 1892.

SPECIAL NOTICE.

THE "HONGKONG TELEGRAPH" will be on sale at the Hongkong and Victoria Hotels, opposite the Hongkong Club, and at Pedder's Wharf, EVERY EVENING from 5.30 to 7.30 o'clock.

PRICE.....TEN CENTS.

Copies ordered from the Office will be charged the usual rate—25 cents.

Advertisers are reminded that the *Hongkong Telegraph* has by far the largest circulation of any English newspaper published in the Far East. THIS IS GUARANTEED. Terms on application.

Hongkong, 14th October, 1891.

Intimations.

J. Blackhead & Co., SHIP-CHANDLERS, SAIL-MAKERS, and PROVISION MERCHANTS, NAVAL CONTRACTORS, & GENERAL COMMISSION AGENTS No. 11, Praya Central, (Opposite Pedder's Wharf).

SOLE AGENTS FOR RAHTJEN'S GENUINE COMPOSITION, FOR THE BOTTOMS OF IRON SHIPS. HARTMAN'S GREY PAINT, specially manufactured for coating the inside of STEEL SHIPS. SPECIALLY SELECTED, EX. PRIME, PORK and BEEF in Barrels. Also AMERICAN PRIME SUGAR-CURED HAMS and BACON. CHR. MOTZ & Co., BORDEAUX CLARETS, CEMENT from the celebrated Factory of Hemmoor. FLENSBURG STOCK BEER, ENGINEERS' and BLACKSMITHS' MACHINERY and TOOLS. EVERY KIND OF SHIP'S STORES and REQUISITES ALWAYS IN STOCK.

REASONABLE PRICES. ALL KINDS OF COALS SUPPLIED AT THE SHORTEST NOTICE.

Desi Coteaux and its finest old BRANDY COGNAC, 4 Stars, selected expressly for F. B. & Co., Sole Agents.

SOLE AGENTS FOR CHINA AND JAPAN FOR THE TULE LIFE PRESERVER AND RAFT.

Manufactured by the LEDUC TULE IMPROVEMENT COMPANY, SAN FRANCISCO, CAL.

Hongkong, 10th November, 1891.

THE PUBLIC PROTECTION FUND.</

